

App. Serial No.: 09/617,361
Atty. Docket No.: 0013-011

IN THE CLAIMS

Please amend the claims as follows:

1. (currently amended) A computer system for verifying a commercial transaction between an account-holder and a merchant, said computer system comprising:
 - a processing unit for processing data and code; and
 - a memory device for storing said data and said code, said code including
 - a ~~merchant~~ credit company communications module operative to facilitate a connection with ~~said merchant~~ a credit company for receiving a transaction ~~approval~~ verification request including a complete account number ~~from~~ said credit company,
 - an account-holder communications module operative to facilitate a separate connection with said account-holder for verifying said transaction ~~approval~~ request, and
 - an authorization a verification module responsive to receipt of said transaction ~~approval~~ verification request and operative to transmit an ~~approval~~ indicia of verification to said ~~merchant~~ credit company only if said transaction ~~approval~~ request is verified by said account-holder; and
 - wherein said computer system is a third-party verification system separate from said ~~merchant~~ credit company, and said account-holder authorization module responsive to instructions from said account holder is operative to automatically verify subsequent transaction approval requests without further input from said account holder.
 - 2. (currently amended) A computer system according to Claim 1, wherein said authorization verification module includes an interactive verification module responsive to receipt of said transaction ~~approval~~ verification request and operative to initiate said connection with said account-holder.

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3. (original) A computer system according to Claim 2, further comprising a network interface, and wherein said interactive verification module is operative to send an electronic message to said account-holder via said network interface.

4. (currently amended) A computer system according to Claim 3, wherein said interactive verification module is operative to verify said transaction ~~approval-request~~ responsive to receiving a reply to said electronic message from said account-holder.

5. (original) A computer system according to Claim 2, further comprising a telecommunications device, and wherein said interactive verification module is operative to place an automated telephone call to said account-holder.

6. (currently amended) A computer system according to Claim 5, wherein said interactive verification module is operative to:

establish a telephone connection with said account holder;

recite ~~at least a portion of~~ data indicative of said transaction ~~approval-request~~ to said account holder; and

receive verification instructions from said account-holder with respect to said transaction ~~approval-request~~.

7. (currently amended) A computer system according to Claim 6, wherein said interactive verification module is further operative to require an authentication code from said account-holder prior to said step of reciting ~~at least a portion of~~ data indicative of said transaction ~~approval request~~ to said account-holder.

8. (currently amended) A computer system according to Claim 1, wherein:

any notification to said account-holder is disabled; and

said authorization verification module includes an interactive verification module operative to wait for said account-holder to initiate said separate connection.

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9. (original) A computer system according to Claim 8, further comprising a network interface, and wherein said interactive verification module is operative to wait for a communication from said account-holder via said network interface.

10. (currently amended) A computer system according to Claim 8, further comprising a network interface, and wherein said interactive verification module is operative to:

receive a connection request from said account-holder via said network interface;
establish a network connection with said account-holder;
authenticate said account holder;
transmit ~~at least a portion of said approval request data indicative of said transaction~~ to said account holder; and
receive verification instructions from said account-holder with respect to said ~~approval request transaction~~.

11. (original) A computer system according to Claim 8, further comprising a telecommunications device, and wherein said interactive verification module is operative to wait for a telephone call from said account-holder.

12. (currently amended) A computer system according to Claim 8, further comprising a telecommunications device, and wherein said interactive verification module is operative to:

receive a telephone call from said account-holder;
authenticate said account-holder;
recite ~~at least a portion of said approval request data indicative of said transaction~~ to said account-holder; and
receive verification instructions from said account-holder with respect to said ~~approval request transaction~~.

13. (canceled)

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14. (currently amended) A computer system according to Claim 1, wherein said authorization verification module includes a master verification module responsive to the lapse of a predetermined time period and operative to disclaim said approval-request transaction if said approval-request transaction has not been verified by said account-holder.

15. (currently amended) A computer system according to Claim 14, wherein said master verification module is further operative to transmit notice to said account holder when said transaction approval-request is disclaimed.

16. (canceled)

17. (currently amended) In a computer system, a method for verifying a commercial transaction between an account-holder and a merchant, said method comprising:
~~receiving a transaction approval verification request associated with said transaction from said merchant, said approval request including a complete account number identifying said account holder's account a credit company;~~
~~electronically verifying said transaction approval request with said account-holder via a communication with said account-holder separate from said communication with said merchant credit company, said step of verifying said transaction with said account-holder being performed by a third-party separate from said merchant and said credit company;~~
~~receiving instructions from said account holder to selectively enable or disable said step of electronically verifying said transaction approval request; and~~
~~transmitting an approval indicia of verification to said merchant credit company only if said transaction approval request is verified by said account-holder or said step of electronically verifying said transaction approval request has been disabled.~~

18. (currently amended) A method according to Claim 17, wherein said step of verifying said transaction approval-request with said card-holder account-holder includes prompting said account-holder to verify said transaction approval-request.

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19. (original) A method according to Claim 18, wherein said step of prompting said account-holder includes sending an electronic message to said account-holder.

20. (currently amended) A method according to Claim 19, wherein said step of verifying said transaction ~~approval-request~~ with said account-holder includes receiving a reply to said electronic message.

21. (original) A method according to Claim 18, wherein said step of prompting said account-holder includes placing an automated telephone call to said account-holder.

22. (currently amended) A method according to Claim 21, wherein said step of placing an automated telephone call to said account-holder includes:

establishing a telephone connection with said account-holder;
reciting ~~at least a portion~~ data indicative of said transaction ~~approval-request~~ to said ~~account-holder~~ account-holder; and
receiving verification instructions from said account-holder with respect to said transaction ~~approval-request~~.

23. (currently amended) A method according to Claim 22, wherein said step of placing an automated telephone call to said account-holder further includes receiving an authentication code from said account-holder prior to said step of reciting ~~at least a portion~~ data indicative of said transaction ~~approval-request~~ to said ~~account-holder~~ account-holder.

24. (currently amended) A method according to Claim 17, wherein said step of electronically verifying said transaction ~~approval-request~~ with said account-holder includes disabling any notification to said account-holder and waiting for said account-holder to initiate communication with said computer system.

25. (original) A method according to Claim 24, wherein said communication with said computer system is initiated by said account-holder via a network connection.

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26. (currently amended) A method according to Claim 24, wherein said step of electronically verifying said transaction ~~approval request~~ with said account-holder includes:
receiving a connection request from said account-holder via a network;
establishing a network connection with said account-holder;
authenticating said account-holder;
transmitting ~~at least a portion~~ data indicative of said transaction ~~approval request~~ to said account-holder; and
receiving verification instructions from said account-holder with respect to said transaction ~~approval request~~.

27. (original) A method according to Claim 24, wherein said communication with said computer system is initiated by said account-holder via a telephone connection.

28. (currently amended) A method according to Claim 24, wherein said step of electronically verifying said transaction ~~approval request~~ with said account-holder includes:
receiving a telephone call from said account-holder;
authenticating said account-holder;
reciting ~~at least a portion~~ data indicative of said transaction ~~approval request~~ to said account-holder; and
receiving verification instructions from said account-holder with respect to said transaction ~~approval request~~.

29. (canceled)

30. (currently amended) A method according to Claim 17, wherein said step of electronically verifying said transaction ~~approval request~~ with said account-holder includes automatically disclaiming said approval verification request if said transaction ~~approval request~~ is not verified by said account-holder within a predetermined time interval.

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31. (currently amended) A method according to Claim 30, further comprising transmitting notice to said account-holder when said ~~transaction approval verification~~ request is disclaimed.

32. (canceled)

33. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 17.

34. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 18.

35. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 19.

36. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 20.

37. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 21.

38. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 22.

39. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 23.

40. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 24.

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41. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 25.

42. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 26.

43. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 27.

44. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 28.

45. (canceled).

46. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 30.

47. (original) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 31.

48. (canceled)

49. (canceled)

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50. (currently amended) A computer system for verifying a commercial transaction between an account-holder and a retailer, said computer system comprising:
a processing unit for processing data and code;
a memory device for storing said data and said code, said code including
a financier communications module operative to facilitate a connection with a
financier for receiving a verification request related to said commercial
transaction,
an account-holder communications module operative to facilitate a connection with
said account-holder for verifying said commercial transaction, and
an authorization module responsive to receipt of said verification request and
operative to transmit an approval to said financier only if said commercial
transaction is verified by said account-holder; and
wherein said computer system is a third-party verification system separate from said
retailer, said financier, and said account-holder.

51. (canceled)

52. (canceled)

53. (currently amended) In a computer system, a method for verifying a commercial transaction between an account-holder and a merchant, said method comprising:
receiving a verification request associated with said commercial transaction from a
financial institution that approves transactions between account-holders and
merchants;
electronically verifying said associated commercial transaction with said account-holder
via a third-party separate from said merchant, said financial institution, and said
account-holder; and
transmitting indicia of verification to said financial institution only if said associated
commercial transaction is verified by said account-holder.

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54. (previously presented) A computer-readable medium having code embodied therein for causing an electronic device to perform the method of Claim 53.

55. (new) A computer system according to Claim 1, wherein said verification module responsive to instructions from said account-holder is operative to automatically verify subsequent transactions without further input from said account-holder.

56. (new) A method according to Claim 17, further comprising:
receiving instructions from said account-holder to selectively enable or disable said step of electronically verifying transactions; and
transmitting indicia of verification for subsequent transactions to said credit company only if said subsequent transactions are verified by said account-holder or said step of electronically verifying said subsequent transactions has been disabled.

57. (new) A computer readable medium having code embodied therein for causing an electronic device to perform the method of Claim 56.

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58. (new) A computer system for verifying a commercial transaction between an account-holder and a merchant, said computer system comprising:

- a processing unit for processing data and code; and
- a memory device for storing said data and said code, said code including
 - a merchant communications module operative to facilitate a connection with said merchant for receiving a transaction approval request including a complete account number,
 - a verification communications module operative to transmit a verification request identifying said transaction approval request to a third-party that verifies transaction approval requests with said account-holder, and to receive indicia of verification from said third-party indicating whether said account-holder has verified said transaction approval request, and
 - an authorization module responsive to receipt of said transaction approval request and operative to transmit an approval to said merchant only if said indicia of verification is received; and
- wherein said computer system is a credit company system separate from said merchant, said third party, and said account-holder.

59. (new) In a computer system, a method for verifying a commercial transaction between an account-holder and a merchant, said method comprising:

- receiving a transaction approval request associated with said transaction from said merchant;
- transmitting a verification request to a third-party;
- receiving indicia of verification from said third-party indicating whether said account-holder has verified said transaction approval request; and
- transmitting an approval to said merchant only if said indicia of verification is received; and
- wherein said computer system is a credit company computer system separate from said third-party, said account-holder, and said merchant.